

Information to identify the case:

Debtor 1	<u>Hoggarth Stephen</u>	Social Security number or ITIN	xxx-xx-0800
	First Name Middle Name Last Name	EIN	20-8809830
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-15291-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Hoggarth Stephen

6/25/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Hoggarth Stephen
Debtor

Case No. 19-15291-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 25, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2024:

Recip ID	Recipient Name and Address
db	+ Hoggarth Stephen, 2172 Princeton Pike, Lawrence Township, NJ 08648-4333
r	+ Jerome Beckwood, 2172 Princeton Pike, Lawrence Township, NJ 08648-4333

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 25 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 25 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518132293	+ EDI: COMCASTCBLCENT	Jun 26 2024 00:25:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518121300	Email/Text: cfcbackoffice@contfinco.com	Jun 25 2024 20:36:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
518121301	Email/Text: bankruptcy@cunj.org	Jun 25 2024 20:36:00	Credit Union of New Jersey, Attn: Bankruptcy, Po Box 7921, Ewing, NJ 08628
518121298	+ EDI: CAPONEAUTO.COM	Jun 26 2024 00:25:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518121299	+ EDI: CAPITALONE.COM	Jun 26 2024 00:25:00	Capital One/Best Buy, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518121302	^ MEBN	Jun 25 2024 20:35:30	Eastern Account System, Inc., Po Box 837, Newtown, CT 06470-0837
518121303	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Jun 25 2024 20:54:30	Exeter Finance Corp, Po Box 166008, Irving, TX 75016-6008
518121305	+ Email/Text: bknotices@fmsfinancialsolutions.com	Jun 25 2024 20:36:00	Fms Financial Solution, 9001 Edmonston Rd Ste 20, Greenbelt, MD 20770-4073
518134708	+ Email/Text: BKRMailOps@weltman.com	Jun 25 2024 20:37:00	GARDENS AT MAPLEWOOD, c/o Weltman, Weinberg & Reis, Co., L.P.A, 323 W. Lakeside Avenue, Ste 200, Cleveland, OH 44113-1009
518121306	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 25 2024 20:54:34	LVNV Funding, P.O. Box 10497, Greenville, SC 29603-0497
518273920	+ Email/Text: RASEBN@raslg.com	Jun 25 2024 20:36:00	Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
520012845	+ Email/Text: RASEBN@raslg.com		

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		Jun 25 2024 20:36:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
518184440	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 25 2024 20:36:00	Nationstar Mortgage LLC D/B/A Mr. Cooper, PO Box 619096, Dallas TX 75261-9096
518121307	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 25 2024 20:36:00	Pacific Union Financial, Attn: Bankruptcy, 1603 Lbj Freeway, Suite 500, Farmers Branch, TX 75234-6071
518121308	+ Email/Text: ecourts.col_efilings@fskslaw.com	Jun 25 2024 20:36:00	Pacific Union Financial, c/o Fein, Such, Kahn and Shepard P.C, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Robertson, Anschutz, Schneid, Crane & Partners, PL, 130 Clinton Rd #202, FAIRFIELD,
cr	*+	Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	*+	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
518121304	##+	First Progress, Po Box 84010, Columbus, GA 31908-4010

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Loss Mitigation NATIONSTAR MORTGAGE LLC d/b/a MR. COOPER ajennings@hillwallack.com
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC ajennings@hillwallack.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Hoggarth Stephen njpalaw@gmail.com r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

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Harold N. Kaplan

on behalf of Creditor Robertson Anschutz, Schneid, Crane & Partners, PLLC hkaplan@rasnj.com, kimwilson@raslg.com

Harold N. Kaplan

on behalf of Loss Mitigation NATIONSTAR MORTGAGE LLC d/b/a MR. COOPER hkaplan@rasnj.com
kimwilson@raslg.com

Jill Manzo

on behalf of Loss Mitigation NATIONSTAR MORTGAGE LLC d/b/a MR. COOPER jmanzo@spinellalawgroup.com

Laura M. Egerman

on behalf of Loss Mitigation NATIONSTAR MORTGAGE LLC d/b/a MR. COOPER laura.egerman@mccalla.com
mccallaecf@ecf.courtdrive.com

Shauna M Deluca

on behalf of Loss Mitigation NATIONSTAR MORTGAGE LLC d/b/a MR. COOPER sdeluca@hasbanilight.com
hllawpc@gmail.com

Shauna M Deluca

on behalf of Creditor Nationstar Mortgage LLC sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Loss Mitigation NATIONSTAR MORTGAGE LLC d/b/a MR. COOPER smncina@raslg.com

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16